



insured.™

## ACE Medical Risk

Wells Fargo Insurance Services  
5151 Belt Line Road, Suite 200  
Dallas, TX 75254

August 21, 2014

Attention: Susan E. Cash

**RE: Collin County Government dba Collin County Health Clinic**

Dear Susan:

We are pleased to offer Collin County Government dba Collin County Health Clinic this insurance proposal. Highlighted below are some of the key components that comprise this coverage offering.

ACE Medical Risk wants its healthcare clients to succeed. Our team of exceptional underwriters, claim specialists and risk professionals, understand the complexities of the healthcare industry and the full range of exposures they face. We bring the financial strength, breadth of coverage, expertise, and the capabilities of ACE USA to each healthcare organization we serve.

- **Financial Strength of the ACE Group of Companies.** ACE's financial strength is demonstrated by more than \$28.2 Billion in shareholders' equity and the highest ratings from the industry's principal rating agencies including A++ (Superior) by A.M. Best and AA- (Very Strong) by Standard & Poor's (as of September 30, 2013). (For additional details, please refer to the ACE Group Profile attachment.) In an increasingly risky world, choosing the right insurance company is more important than ever and critical to protecting the client's assets from "long-tail" medical professional liability exposures.
- **Breadth of Coverage.** Our Healthcare Facilities General and Professional Liability Policy provide a combination of features that ACE feels is unmatched and that many of our clients find innovative. To highlight a few:

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This includes a summary of some features of ACE USA's Healthcare Facilities Primary General & Professional Liability Policy. No coverage is provided by this summary nor can it be construed to replace any provisions of the policy. Please read the policy and declarations page for complete information on the coverages provided. If there is any conflict between the policy and this summary, the provisions of the policy shall prevail.

ACE Medical Risk is a division of ACE USA, the U.S.-based retail operating division of the ACE Group of Companies, headed by ACE Limited (NYSE: ACE). ACE USA, through its operating companies, is a leading provider of property, casualty, and accident and health insurance, as well as financial products and risk management services. The ACE Group of Companies provides insurance and reinsurance for a diverse group of clients around the world. Additional information can be found at [www.aceusa.com](http://www.aceusa.com).

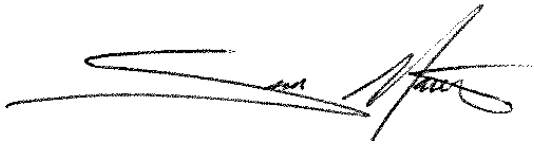
- Other Payments (defense costs, interest, etc.) are in addition to, or do not reduce, the applicable limits of primary Professional and General Liability insurance.
  - Separate primary limits of liability apply to Professional and General Liability.
  - No specific exclusion for heliport or helipad premises liability.
  - No specific exclusion for punitive or exemplary damages.
  - Insuring agreements "pay on behalf of" the Insured.
- **Expertise & Superior Service.** We strive to provide you with the best service in the industry characterized by a responsive and seasoned staff of underwriters, whose collective experience in underwriting medical liability risk averages more than 16 years. ACE also recognizes the value of superior claim adjustment and risk management capabilities. Most of our claim specialists are attorneys and risk management services are available from professionals with experience and credentials in healthcare.

We trust that our combination of financial strength, breadth of coverage, expertise, commitment to service, and flexibility are just some of the ingredients that make ACE an excellent choice for you and Collin County Government dba Collin County Health Clinic.

In closing, we thank you for the opportunity to work with you in providing this proposal to Collin County Government dba Collin County Health Clinic. If we have misunderstood the coverage parameters you have outlined, please let us know.

Finally, if you have any questions regarding this proposal or any of our products, please contact me personally.

Sincerely,

A handwritten signature in black ink, appearing to read 'Sean Martinez', with a stylized flourish extending to the right.

Sean Martinez

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# ACE Medical Risk Quotation

Date Submitted: August 15, 2014

Named Insured:	Collin County Government dba Collin County Health Clinic
Address of Named Insured:	825 N McDonald, Suite 612 McKinney, TX 75069
Producer:	Wells Fargo Insurance Services
Issuing Company:	Illinois Union Insurance Company (a non-admitted company)
Policy Period:	October 1, 2014 to October 1, 2015
Policy Number:	G27170249 003
Minimum Earned Premium:	25%
Extended Reporting Period Option:	An Extended Reporting Period is available for an additional premium, (except when the policy is cancelled or non-renewed for non-payment of the premium). The terms and cost of the Extended Reporting Period will be negotiated at the time of purchase.
Remit Payment:	<u>Regular Mail:</u> ACE American Insurance Company Dept CH 10678 Palatine, IL 60055-0678 <u>Wire Payments:</u> ABA#043000261 Account #0938373 Payable to: ACE American Insurance Company Mellon Bank West, NA 3 Mellon Bank Center
Claim Reporting:	<u>Professional and General Liability only:</u> First notice of claim should be sent to: <a href="mailto:MedicalRiskFirstNotice@acegroup.com">MedicalRiskFirstNotice@acegroup.com</a> or facsimile: 877-201-7391 All other claims notices should be sent to: ACE Medical Risk P. O. Box 5104 Scranton, PA 18505-0517 Facsimile: 866-635-5687

**Primary Coverage**

Coverage:	Primary Healthcare Facilities Professional Liability (Claims-Made and Reported) Primary Healthcare Facilities General Liability (Occurrence)
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**Primary Professional Liability Terms And Conditions**

Retroactive Date:	10/1/2009 (5/1/2004 for \$1,000,000/\$3,000,000 Limits)
Limits of Liability:	\$2,000,000 Each Professional Incident Limit \$4,000,000 Professional Liability Aggregate Limit
Other Payments (expenses, interest, etc.):	Do <u>not</u> reduce or erode the limit of liability excess of the deductible.
Deductible:	\$5,000 Each Professional Incident Deductible \$X Professional Liability Aggregate Deductible \$X Policy Aggregate Deductible – applicable to PL and GL coverage parts  The deductible does reduce or erode the limit of liability.  The Insured agrees to pay all damages up to the amount of such deductible.

**Primary General Liability Terms And Conditions**

Limits of Liability:	\$2,000,000 Each Occurrence Limit \$ 50,000 Damages To Premises Rented To You Limit \$2,000,000 Personal and Advertising Injury Limit \$4,000,000 General Aggregate Limit \$2,000,000 Products-Completed Operations Aggregate Limit
Other Payments (expenses, interest, etc.):	Do <u>not</u> reduce or erode the limit of liability excess of the deductible.
Deductible:	\$5,000 Each Occurrence Deductible \$included Damages To Premises Rented To You Deductible \$included Personal and Advertising Injury Deductible \$X General Aggregate Deductible \$included Products-Completed Operations Aggregate Deductible  \$X Policy Aggregate Deductible – applicable to PL and GL coverage parts  The deductible does reduce or erode the limit of liability.  The Insured agrees to pay all damages up to the amount of such deductible.

**Primary Premium**

Premium:	\$25,106 This premium does not include any applicable excess and surplus lines taxes and/or fees.
Commission:	THE PREMIUM IN THIS QUOTE INCLUDES COMMISSION IN AN AMOUNT EQUAL TO <u>12.5%</u> OF SUCH PREMIUM.  NOTE: Due to ACE's filed rates, the premium quoted will not be increased or reduced based upon the commission paid to the producer.
TRIA Surcharge:	\$126 This surcharge is in addition to the premium stated above.

**Primary Policy Forms, Endorsements And Exclusions**

The form titles and headings are for convenience only. Please refer to the actual policy and endorsements for a description of coverage. All the latest versions of these forms will be attached to the policy.

PF-17914	Advisory Notice To Policyholders – OFAC (attached)
SL- 17905	Excess And Surplus Lines State Specific Notice
WSG-084	Notice – Surplus Lines Broker Responsibilities
PF-41299	Notice To Policyholders, Restrictions Of Terrorism Coverage When The Policy Includes The Conditional Exclusion Of Terrorism (attached)
TR-41276	Conditional Terrorism Coverage Endorsement Insurer Coverage Options (Relating to Disposition of Federal Terrorism Risk Insurance Act)
ALL-16541	Disclosure of Premium Through End of Year for Certified Acts of Terrorism Coverage (Pursuant to Terrorism Risk Insurance Act)
ALL-18894	Texas Risk Control Services
PF-18892	Notification To Texas Policyholders (Other Than Hospitals) Of Loss Control Services For Medical Professional Liability, Professional Liability, General Liability and/or Commercial Automobile Liability
ALL-4Y30	Texas Notice - Information and Complaints
ALL-20887	Policyholder Notice – ACE Producer Compensation Practices & Policies
TR-19604	Policyholder Notice Disclosure Of Terrorism Insurance Coverage (attached)
PF-24797	Primary Policy - Notice of an Occurrence, Offense, Professional Incident, Claim or Suit
PF-12825	Healthcare Facilities General and Professional Liability Policy Declarations
PF-12826	General Policy Provisions – General Liability and Professional Liability Coverage
PF-12828	Healthcare Facilities Professional Liability Coverage Part (Claims Made and Reported)
PF-12827	Healthcare Facilities General Liability Coverage Part (Occurrence)
PF-18190	Abuse and Molestation Aggregate Limit Of Insurance And Deductible Endorsement \$500,000 Sub-Limit \$5,000 Deductible 5/1/2004 Retroactive Date
PF-28923	Additional Insureds Lessors/Owners of Premise or Equipment & Additional Insureds Written Contract (GL Only)
PF-24805	Bodily Injury Definition (Mental injury)
PF-26377	Cancellation Condition Revised
PF-24803	Confidential Patient Information; Sublimit for HIPPA Civil Violations \$100,000 Sublimit 10/1/2012 Retroactive Date
PF-12844	Deductible Endorsement
PF-38349	Disciplinary Proceeding Defense Coverage Endorsement \$25,000 Limit
PF-35525	Emergency Evacuation Expense Coverage Endorsement \$25,000 Limit
PF-12841	Employee Endorsement – Physicians, including Surgeons and Physician's Asistants
PF-29809	Extended Reporting Period Options (PL – 1 year ERP not to exceed 100% of the total annual premium)
PF-28960	Designated Premises Limitation-GL Occurrence Primary
PF-21867	Good Samaritan Coverage
PF-35526	Media Event Expense Coverage Endorsement \$25,000 Limit



PF-12848	Medical Payments Endorsement \$5,000 Limit
PF-35530	Patient Property Damage Coverage Endorsement \$10,000 Limit
CCG FAC Prim 1 (10/12)	Your Duties In The Event Of A "Professional Incident", "Professional Liability Claim" Or "Suit", Amended
CCG FAC Prim 2 (10/12)	Representations Condition, Amended (Unintentional Errors and Omissions)
PF-21190	Split Professional Liability Retroactive Dates and Limits Endorsement
PF-38631	When We Do Not Renew, Amended – 90 Days
PF-20581	Minimum Earned Premium Endorsement
PF-12856	Nuclear Energy Liability Exclusion Endorsement
XS-1U96	Service Of Suit Endorsement
ALL-21101	Trade Or Economic Sanctions Endorsement
LD-5S23	Signature Endorsement

#### Other Important Terms And Conditions Of This Proposal

**Foreign Account Tax Compliance Act.** The U.S. Foreign Account Tax Compliance Act, commonly known as "FATCA", became the law in the U.S. in March of 2010 and becomes effective July 1, 2014. Pursuant to FATCA, brokers, producers, agents and/or clients may need to obtain withholding certificates from insurance companies. For information on how to obtain the applicable withholding certificate from ACE U.S. insurance companies, please go to <http://www.acegroup.com/us-en/businesses/foreign-account-tax-compliance-act-fatca.aspx>.

**Surplus Lines.** This insurance is issued pursuant to the surplus lines laws of the Insured's "home state". Organizations insured by surplus lines carriers do not have the protection of the state's guaranty act to the extent of any right of recovery for the obligation of an insolvent unlicensed insurer. Any applicable taxes, surcharges or countersignature fees, etc., are in addition to the above quoted figures. The agent or broker is responsible for making state surplus lines filings and complying with all applicable laws.

**Cancellation and Changes Applicable to Binders.** Prior to the effective date of the policy, either party may cancel the binder by sending written notice stating when cancellation will be effective. Issuance by the Insurer of the policy shall render the Binder void. If a material change in the risk occurs or a submission is made to the Insurer of a claim or circumstances that might give rise to a claim between the date of the Binder indicated above and the Effective Date, the Insurer may cancel the binder or void the proposed insurance coverage ab initio ("from the beginning").

**Basis of This Proposal/Binder.** Please read this proposal/binder carefully, as the limits, coverage and other terms and conditions may vary from those requested in your submission and/or from the expiring policy. Terms and conditions that are not specifically mentioned in this proposal/binder are not included. The terms and conditions of this proposal/binder supersede the submitted insurance specifications and all prior proposals and binders. Of course the actual coverage will be provided by and in accordance with the policy as issued. The insurer is not bound by any statements made in the submission purporting to bind the insurer unless such statement is reflected in the policy or in an agreement signed by someone authorized to bind the insurer. This proposal/binder has been constructed in reliance on the data provided in the submission. A material change or misrepresentation of that data voids this proposal/binder. If we have misunderstood the coverage parameters you have outlined, please let us know.



Policy Issuance Applicable to Bound Accounts. The insured has the option to receive their insurance policy either as a paper copy or electronically. Please state the insured's preferred method for receiving the documents (please only choose one):

- ☐ Via E-mail  
☐ US Postal Service

If no election is made at the time of binding, we will deliver the insurance policy via e-mail.

### Contingencies

This quotation is subject to receipt, review and acceptance of the following contingencies by ACE within the specified timeframes. It is the responsibility of the producer to provide this information to ACE for its review and acceptance. If these contingencies are not received within the specified timeframes, we may undertake any of the following action:

1. Cancellation of the policy,
2. Change the limits of liability, premium, or Applicable Underlying Limits,
3. Restrict coverages,
4. Require additional collateral, and/or
5. Utilize an alternative producer who is properly licensed to transact this business.

#### I. Contingency Due At The Time Of Binding

1. Surplus Lines Home State - ACE requires the producer to provide the "home state" as defined in the Nonadmitted and Reinsurance Reform Act (NRRA) upon binding this placement.

**This quotation remains valid until: October 1, 2014**



**ace usa**

**U.S. Treasury Department's  
Office  
Of Foreign Assets Control  
("OFAC")  
Advisory Notice to  
Policyholders**

This Policyholder Notice shall not be construed as part of your policy and no coverage is provided by this Policyholder Notice nor can it be construed to replace any provisions of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided.

This Notice provides information concerning possible impact on your insurance coverage due to directives issued by OFAC. **Please read this Notice carefully.**

The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of "national emergency". OFAC has identified and listed numerous:

- Foreign agents;
- Front organizations;
- Terrorists;
- Terrorist organizations; and
- Narcotics traffickers;

as "Specially Designated Nationals and Blocked Persons". This list can be located on the United States Treasury's web site – <http://www.treas.gov/ofac>.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is a Specially Designated National and Blocked Person, as identified by OFAC, this insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC. When an insurance policy is considered to be such a blocked or frozen contract, no payments nor premium refunds may be made without authorization from OFAC. Other limitations on the premiums and payments also apply.



**POLICYHOLDER DISCLOSURE  
NOTICE OF TERRORISM  
INSURANCE COVERAGE**

You are notified that under the Terrorism Risk Insurance Act, as amended, that you have a right to purchase insurance coverage for losses resulting from acts of terrorism, *as defined in Section 102(1) of the Act*. The term "act of terrorism" means any act that is certified by the Secretary of the Treasury---in concurrence with the Secretary of State, and the Attorney General of the United States---to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

**YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.**

**YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.**

**Acceptance or Rejection of Terrorism Insurance Coverage**

	I hereby elect to purchase terrorism coverage for a prospective premium of <u>\$128</u>
	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

\_\_\_\_\_  
Policyholder/Applicant's Signature

\_\_\_\_\_  
Insurance Company

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Policy Number

\_\_\_\_\_  
Date

## **NOTICE TO POLICYHOLDERS RESTRICTIONS OF TERRORISM COVERAGE WHEN THE POLICY INCLUDES THE CONDITIONAL EXCLUSION OF TERRORISM**

This Notice has been prepared in conjunction with the potential implementation of changes related to coverage of terrorism under your policy. It contains a brief synopsis of significant exclusionary provisions and limitations.

The Terrorism Risk Insurance Act established a program (Terrorism Risk Insurance Program) ("TRIP") within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. TRIP is subject to a termination date of December 31, 2014, unless extended by the federal government. If the TRIP terminates, or is extended with certain changes prior to or during the term of your policy, then the treatment of terrorism under your policy will change. This Notice is being provided to you for the purpose of summarizing potential impact on your coverage. The summary is a brief synopsis of significant exclusionary provisions and limitations.

This Notice does **not** form a part of your insurance contract. This Notice is designed to alert you to coverage restrictions and to other provisions in certain terrorism endorsement(s) in this policy. If there is any conflict between this Notice and this policy (including its endorsements), the provisions of this policy (including its endorsements) apply.

Carefully read your policy, including the endorsements attached to your policy.

### **POTENTIAL CHANGES TO YOUR POLICY**

**An endorsement entitled "Conditional Terrorism Coverage Endorsement Insurer Coverage Options (Relating To Disposition Of Federal Terrorism Risk Insurance Act)" ("Conditional Terrorism Endorsement") is attached to your policy. Its provisions become applicable to your policy only if certain events (one or more of them) occur. Those events include the following:**

- If TRIP terminates with respect to the type of insurance provided under this policy. (TRIP is/was scheduled to terminate at the end of December 31, 2014, unless extended by the federal government.); or
- If TRIP is extended with changes that redefine terrorism and we are not required to make such revised coverage available to you; or
- If TRIP is extended with changes that make insurance coverage for terrorism subject to provisions or requirements that differ from those that apply to other events or occurrences under this policy, and we are not required to make such revised coverage available to you; or
- If TRIP is extended with changes that increase insurers' statutory percentage deductible under TRIP for terrorism losses, or decrease the federal government's statutory percentage share in potential terrorism losses, and we are not required to make terrorism coverage available to you. Our deductible is 20% of the total of our previous year's direct earned premiums. The government's share is 85% of the terrorism losses paid by us above the deductible.

**This Conditional Terrorism Endorsement treats terrorism (which is defined in the endorsement) as follows:**

- Coverage for injury or damage arising out of a terrorism incident is excluded only if:
  - The total of all insured damage to all types of property (including business interruption losses sustained by owners or occupants of damaged property) from the incident exceeds \$25 million. The \$25 million property damage threshold is based on losses sustained by all persons and entities who are affected by an incident of terrorism, and who are insured for the damage, or who would be insured but for a terrorism exclusion; or
  - Fifty or more persons sustain death or serious physical injury; or

*(To determine whether the threshold for property damage (\$25 million) or persons injured (fifty) is exceeded, multiple incidents of terrorism which occur within a seventy-two hour period and appear to be linked together or have a related purpose or common leadership behind them shall be considered to be one incident of terrorism.)*

- The terrorism event involves nuclear materials or results in nuclear reaction or radiation or radioactive contamination; or
- The terrorism event involves the release of radioactive material, and it appears that one purpose of the terrorism was to release such material; or
- The terrorism event is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
- The terrorism event involves the release of pathogenic or poisonous biological or chemical materials, and it appears that one purpose of the terrorism was to release such materials.

## **YOUR POLICY DURING THE TENURE OF TRIP**

### **If your policy has no terrorism exclusion and no cap on certified losses:**

This policy does not contain a terrorism exclusion. In the absence of a terrorism exclusion, terrorism coverage applies in accordance with the terms of the policy. That is, the absence of a terrorism exclusion does not create coverage for any injury or damage that would otherwise be excluded under the policy, such as losses excluded by the war liability exclusion.

### **If an endorsement entitled “Cap On Losses From Certified Acts Of Terrorism” (XS-23669) is attached to your policy:**

This policy does not contain a terrorism exclusion. However, the policy contains an endorsement under which coverage for certified acts of terrorism (which is more fully described in the endorsement) is subject to a limit on our liability pursuant to the Terrorism Risk Insurance Act. The absence of a terrorism exclusion does not create coverage for any injury or damage that would otherwise be excluded under the policy, such as losses excluded by the war liability exclusion. Further, a retained limit for the amount of loss you will pay is included in the event a certified act of terrorism is not covered by underlying insurance or any other insurance

### **If an endorsement entitled “Cap On Losses From Certified Acts Of Terrorism” (PF-23675), “Cap On Losses From Certified Acts of Terrorism – Ohio” (XS-25294), “Disclosure Pursuant To Terrorism Risk Insurance Act” (TRIA11b) or “Missouri – Disclosure Pursuant To Terrorism Risk Insurance Act” (TRIA22) is attached to your policy:**

This policy does not contain a terrorism exclusion. However, the policy contains an endorsement under which coverage for "certified acts of terrorism" (which is more fully defined in the endorsement) is subject to a limit on our liability pursuant to the Terrorism Risk Insurance Act. The absence of a terrorism exclusion does not create coverage for any injury or damage that would otherwise be excluded under the policy, such as losses excluded by the war liability exclusion.

### **If an endorsement entitled “Exclusion Of Terrorism” (TR-17341a, TR-25884) is attached to your policy:**

This policy contains an endorsement excluding coverage for acts of “terrorism”, which is more fully defined in the endorsement.

### **If an endorsement entitled “Certified Act Of Terrorism Exclusion” (PF-19356a, PF-19357a, PF-25883), “Certified Acts Of Terrorism Exclusion” (PF-19358a, PF-15359a, PF-19360a, PF-28483a, PF-38708, TR-**

**22952a), "Exclusion Of Certified Acts Of Terrorism" (XS-23670, XS-23758) or "Terrorism Exclusion" (PF-24721, PF-28493a, PF-37227, PF-39562, TR-22950b) is attached to your policy:**

This policy contains an endorsement excluding coverage for a "certified act of terrorism", which is more fully defined in the endorsement.

**If an endorsement entitled "War And Terrorism Exclusion" (PF-19672a, PF-19673a) is attached to your policy:**

This policy contains an endorsement excluding coverage for war and "other act of terrorism"(which is more fully defined in the endorsement) and is subject to a limit on our liability pursuant to the Terrorism Risk Insurance Act. The absence of a certified act of terrorism exclusion does not create coverage for any injury or damage that would otherwise be excluded under the policy, such as losses excluded by the war or "other act of terrorism" liability exclusion.

**If an endorsement entitled "War And Terrorism Exclusion" (PF-19674b, PF-19675b) is attached to your policy:**

This policy contains an endorsement excluding coverage for war, "certified act of terrorism" and "other act of terrorism", which is more fully defined in the endorsement.

**If an endorsement entitled "War And Terrorism Exclusion" (PF-19664a) is attached to your policy:**

This policy contains an endorsement excluding coverage for war, "certified act(s) of terrorism" and "act(s) of terrorism", which is more fully defined in the endorsement.

**If an endorsement entitled "War Or Terrorism Exclusion" (PF-19663a) is attached to your policy:**

This policy contains an endorsement excluding coverage for war and "act(s) of terrorism", which is more fully defined in the endorsement. The absence of a "certified act(s) of terrorism" exclusion does not create coverage for any injury or damage that would otherwise be excluded under the policy, such as losses excluded by the war or "act(s) of terrorism" liability exclusion.

**If an endorsement entitled "War Or Terrorism Exclusion" (PF-19656a) is attached to your policy:**

This policy contains an endorsement excluding coverage for war, "certified act(s) of terrorism" and "act(s) of terrorism", which is more fully defined in the endorsement.

**If an endorsement entitled "War Or Terrorism Exclusion With Coverage For Certified Acts(s) of Terrorism" (PF-19676a) is attached to your policy:**

This policy contains an endorsement excluding coverage for war and "act(s) of terrorism" (which is more fully defined in the endorsement) and is subject to a limit on our liability pursuant to the Terrorism Risk Insurance Act. The absence of a "certified act(s) of terrorism" exclusion does not create coverage for any injury or damage that would otherwise be excluded under the policy, such as losses excluded by the war or "act(s) of terrorism" liability exclusion.

**If an endorsement entitled "War and Terrorism Exclusion" (PF-19655a) is attached to your policy:**

This policy contains an endorsement excluding coverage for war and "act(s) of terrorism" (which is more fully defined in the endorsement) and is subject to a limit on our liability pursuant to the Terrorism Risk Insurance

Act. The absence of a "certified act(s) of terrorism" exclusion does not create coverage for any injury or damage that would otherwise be excluded under the policy, such as losses excluded by the war or "act(s) of terrorism" liability exclusion.

**If an endorsement entitled "Warlike Action Exclusion" (PF-19362a) is attached to your policy:**

This policy contains an endorsement excluding coverage for war (which is more fully defined in the endorsement) and is subject to a limit on our liability pursuant to the Terrorism Risk Insurance Act. The absence of a "certified act of terrorism" or other act(s) of terrorism exclusion does not create coverage for any injury or damage that would otherwise be excluded under the policy, such as losses excluded by the war liability exclusion.

**If an endorsement entitled "Alaska Exclusion Of Certified Acts Of Terrorism" (XS-25248), "Terrorism Exclusion – Alaska" (PF-15510b) or "Terrorism Exclusion" (PF-23789a) is attached to your policy:**

This policy contains an endorsement excluding coverage for "certified acts of terrorism", which is more fully defined in the endorsement.

